



FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP



1300 I Street, NW ▪ Washington, DC 20005-3315 ▪ 202.408.4000 ▪ Fax 202.408.4400  
www.finnegan.com

LEILA R. ABDI  
(202) 408-4272  
Leila.Abdi@finnegan.com

March 19, 2004

ATTORNEY DOCKET NO. 05793.3143-00  
CUSTOMER NO. 22,852



Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

New U.S. Patent Application  
Title: Methods, Systems, and Articles of Manufacture for Providing  
Financial Accounts with Conditions  
Inventor(s): N.T. CZYZEWSKI et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application-53 pages, including 6 independent claims and 60 claims total.
2. Drawings-14 sheets of drawings (Figures 1, 2A-2D, 3-9, and 10A-10B).
3. Information Disclosure Statement.
4. PTO Form 1449.

5. The filing fee is calculated as follows:

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	60	-	20	40	x \$18	720.00
Independent Claims	6	-	3	3	x \$86	258.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	0
Subtotal						\$ 1,748.00
Reduction by 1/2 if small entity						- 0
TOTAL APPLICATION FILING FEE						\$ 1,748.00

6. A check for \$1,748.00 is enclosed. The fee includes:

\$770.00 filing fee; and  
\$978.00 additional claims fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

This application will be completed in accordance with 37 C.F.R. § 1.53(f) upon receiving a Notice to File Missing Parts of Application.

Please accord this application an application number and filing date.

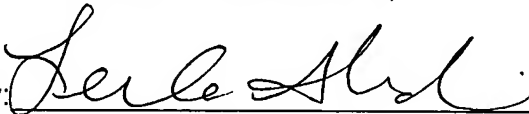
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The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: 

Leila R. Abdi  
Reg. No. 52,399

TM/LRA/hpg  
Enclosures